CLAIMS

1. A communications platform that enables individuals to receive XML electronic SmartMessages from corporations and others comprising a message-processing platform, said processing platform comprising automatic intelligent routing such that said processing platform can receive an XML-based electronic SmartMessages from an XML SmartMessage sender and route said XML-based SmartMessage on behalf of an individual user.

2. The communications platform in claim 1, wherein said message processing platform further provides the organization, summation, filing, storage, synthesis, formatting and intelligent processing of XML-based electronic SmartMessages.

3. The communications platform in claim 2, wherein said XML electronic SmartMessage comprises at least one standardized XML tag and at least one sender-defined XML tag.

4. The communications platform in claim 3, wherein said sender-defined XML tag comprises an envelope, said envelope comprising a header and a document.

5. The communications platform in claim 3, wherein said sender-defined XML tag comprises a SmartMessage definition document, wherein said definition document is used by the communications platform to automatically determine how to display, summarize and process the XML electronic SmartMessage.

6. The communications platform in claim 5, wherein said SmartMessage definition document comprises an entity and a class.

7. The communications platform in claim 3, wherein said user-defined XML tag comprises a receipt document, said receipt document specifies a SmartMessage processing server response.

8.   The communications platform in claim 2, further comprising an Informant stylesheet and a SmartMessage stylesheet, wherein said Informant stylesheet describes meta-data pertaining to the informant, said SmartMessage stylesheet describes an activity and an event.

9.   The communications platform in claim 8, wherein said meta-data includes information pertaining to the Informant's name, website address, and industry category.

10.   The communications platform in claim 8, wherein said Informant stylesheet further authenticates the Informant.

11.   The communications platform in claim 8, wherein said SmartMessage Stylesheet further describes the XML schemas of said activity and event, and defines how the activity and event is transmitted to at least one endpoint.

12.   The communications platform in claim 1, wherein said at least one endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

13.   The communications platform in claim 8, wherein said Informant stylesheet and said SmartMessage stylesheet reside on said Informant's web servers.

14.   A communications platform that enables individuals to receive XML electronic SmartMessages from corporations and others comprising a highly scalable XML messaging engine capable of receiving and storing information pertaining to an individual user's communications environment.

15.   The communications platform in claim 14, wherein said individual user's communication environment comprises at least one endpoint, said at least one endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

16.   The communications platform in claim 15, wherein said platform creates rules for communication based on pre-defined system defaults.

17.   The communications platform in claim 16, wherein said rules for communication are further based on the user's preferences and the attributes of a SmartMessage.

18.   The communications platform in claim 15, wherein said endpoint is automatically created by a service provider and transmitted to an individual's communication platform.

19.   The communications platform in claim 18, wherein said endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

20.   The communications platform in claim 16, further comprising a website, said website being accessible by the users of the communications platform.

21.   The communications platform in claim 20, wherein users of said communications platform can modify the rules of the platform by accessing the website.

22.   The communications platform in claim 21, wherein said modification of the rules comprises configuring at least one endpoint and routing SmartMessages.

23.   The communications platform in claim 20, wherein said website further comprising delivery information pertaining to informants, activity and events, and Endpoints.

24.   The communications platform in claim 16, wherein said SmartMessage is delivered either by the Simple Mail Transfer Protocol, or the Hypertext Transfer Protocol, to a receiving server.

25. The communications platform in claim 24, wherein said SmartMessage is further transmitted to routing and processing servers, said routing and processing servers format and deliver said SmartMessages to the intended endpoints.

26. The communications platform in claim 25, wherein said routing and processing servers further deliver messages to other servers for formatting and delivery.

27. The communications platform in claim 26, wherein said other servers comprise electronic mail, telephone, pager, text-to-voice, instant messaging, facsimile and US mail servers.

28. The communications platform in claim 24, wherein said platform allows for the acknowledgement of the delivery of said SmartMessage.

29. The communications platform in claim 15, wherein said user is able to store information pertaining to the user, said communications platform allowing said user of said platform to access said information when said user visits at least one other website.

30. The communications platform in claim 29, wherein said user is able to access said information and transfer said information to said at least one other website.

31. The communications platform in claim 30, wherein said information comprises user's device addresses, settings, and default delivery options.

32. A communications platform that enables individual users to receive electronic messages from corporations and others comprising a nickname-based routing system, said nickname-based routing system configured to enable a sender of an electronic message to transmit to receiver said message to at least one of said receiver's endpoints by defining said endpoint.
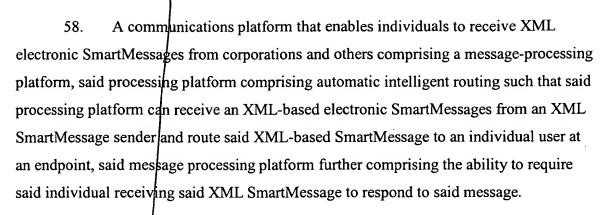
33. The communications platform in claim 32, wherein said specific user's endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

34. The communications platform in claim 33, wherein said nickname-based routing system comprises at least one address containing a nickname.

35. The communications platform in claim 34, wherein said nickname comprises information pertaining to said receiver's name and endpoint.

36. The communications platform in claim 35, wherein said nickname further comprises information pertaining to said endpoint.

37. The communications platform in claim 36, wherein said information pertaining to said endpoint comprises a telephone number, a facsimile number, a pager number, an electronic address or a resident address.

38. A communications platform that enables individuals to receive XML electronic SmartMessages from corporations and others comprising a message processing platform, said message processing platform comprising at least one information folio, said communication platform capable of organizing a received SmartMessage into said at least one information folio.

39. The communications platform in claim 39, wherein said organizing a received SmartMessage comprises intelligently storing, displaying and synthesizing said SmartMessages received by the platform into said at least one information folio, said information folio capable of being organized into at least one activity and at least one event.

40. The communications platform in claim 39, wherein said at least one activity and said at least one event are sender definable, said at least one event is applied to said at least one activity in said at least one information folio.

41.   The communications platform in claim 40, wherein said at least one activity comprises a bank statement, a retail order, a travel itinerary, a home alarm status or messages.

42.   The communications platform in claim 40, wherein said at least one event comprises a payment received, order confirmation, shipping confirmation, airline confirmation or an alarm triggered.

43.   The communications platform in claim 40, wherein a status of said at least one activity is updated based on the definition of the sender when said at least one event is applied to said at least one activity.

44.   The communications platform in claim 43, wherein said individual user is alerted upon receiving a message from a sender.

45.   The communications platform in claim 39, further comprising a website, wherein said at least one information folio is can be accessed for review of said at least one activity and said at least one event.

46.   A communications platform that enables individuals to receive XML electronic SmartMessages from corporations and others comprising a message-processing platform, said processing platform configured such that said platform is perceived to reside on said corporation's website, said platform providing automatic intelligent routing such that said corporation can route said XML-based SmartMessage to an individual user.

47.   The communications platform in claim 46, further comprising the ability to receive an XML-based electronic SmartMessages from an XML SmartMessage sender.

48.   The communications platform in claim 46, wherein said communications platform further provides the organization, summation, filing, storage, synthesis and intelligent processing of XML-based electronic SmartMessages.

49. The communications platform in claim 48, wherein said communications platform further comprises the ability for a user to access the communications platform by initially accessing the corporation's website.

50. The communications platform in claim 49, wherein said corporation can send SmartMessages to said user through at least one endpoint.

51. The communications platform in claim 50, said at least one endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

52. The communications platform in claim 46, further comprising an Informant stylesheet and a SmartMessage stylesheet, wherein said Informant stylesheet describes meta-data pertaining to the informant, said SmartMessage stylesheet describes an activity and an event.

53. The communications platform in claim 52, wherein said meta-data includes information pertaining to the Informant's name, website address, and industry category.

54. The communications platform in claim 52, wherein said Informant stylesheet further authenticates the Informant.

55. The communications platform in claim 52, wherein said SmartMessage Stylesheet further describes the XML schemas of said activity and event, and defines how the activity and event is transmitted to at least one endpoint.

56. The communications platform in claim 55, wherein said at least one endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.

57. The communications platform in claim 52, wherein said Informant stylesheet and said SmartMessage stylesheet reside on said Informant's web servers.

58.   A communications platform that enables individuals to receive XML electronic SmartMessages from corporations and others comprising a message-processing platform, said processing platform comprising automatic intelligent routing such that said processing platform can receive an XML-based electronic SmartMessages from an XML SmartMessage sender and route said XML-based SmartMessage to an individual user at an endpoint, said message processing platform further comprising the ability to require said individual receiving said XML SmartMessage to respond to said message.

59.   The communications platform in claim 58, wherein said message processing platform further provides the organization, summation, filing, storage, synthesis and intelligent processing of XML-based electronic SmartMessages.

60.   The communications platform in claim 58, wherein said SmartMessage comprises information pertaining to the response, thereby allowing said individual receiving said XML-based electronic message to respond to said message using said endpoint.

61.   The communications platform in claim 60, wherein said endpoint comprises an electronic mail box, a wired or wireless telephone, a facsimile machine, a paging device, or a personal digital assistant.